

Information to identify the case:

Debtor 1	<u>William F. Ackerman</u>	Social Security number or ITIN	xxx-xx-0124
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn M. Ackerman</u>	Social Security number or ITIN	xxx-xx-3065
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-29540-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William F. Ackerman

Dawn M. Ackerman

7/2/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William F. Ackerman
Dawn M. Ackerman
Debtors

Case No. 19-29540-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 02, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William F. Ackerman, Dawn M. Ackerman, 293 Front St, Atco, NJ 08004-1959
518514050	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709
518523604	+ Federal National Mortgage Association, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518532116	+ Lee S Dennison P.C, 231 High St, MT Holly NJ 08060-1450
518514065	+ South Jersey Gastroenterology PA, 406 Lippincott Dr, Ste E, Marlton, NJ 08053-4168

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 02 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 02 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Jul 03 2024 00:31:00	IRS Department of Treasury, 955 S. Springfield Ave, Bldg A, Springfield, NJ 07081
518611996	Email/PDF: resurgentbknofications@resurgent.com	Jul 02 2024 20:43:07	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518514047	+ Email/Text: amanda@cascollects.com	Jul 02 2024 20:39:00	Capital Collection Service, Attn: Bankruptcy, PO Box 150, West Berlin, NJ 08091-0150
518514046	+ Email/Text: amanda@cascollects.com	Jul 02 2024 20:39:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
518514048	+ Email/Text: amanda@cascollects.com	Jul 02 2024 20:39:00	Capital Collection Services, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150
518514049	+ EDI: CCS.COM	Jul 03 2024 00:31:00	Credit Collection Service, Po Box 773, Needham, MA 02494-0918
518514051	+ Email/Text: bknotice@ercbpo.com	Jul 02 2024 20:39:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518602293	Email/Text: BNCnotices@dcmsservices.com	Jul 02 2024 20:38:00	Emergency Physician Associate of S. Jersey, PO Box 1123, Minneapolis MN 55440-1123
518514052	+ EDI: LCIICSYSTEM	Jul 03 2024 00:31:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518514060	Email/Text: govtaudits@labcorp.com	Jul 02 2024 20:38:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216
518514061	+ Email/Text: Bankruptcies@nragroup.com	Jul 02 2024 20:39:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015

District/off: 0312-1

User: admin

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Date Rcvd: Jul 02, 2024

Form ID: 3180W

Total Noticed: 26

518632253	Email/Text: mtgbk@shellpointmtg.com	Jul 02 2024 20:38:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518514062	EDI: PRA.COM	Jul 03 2024 00:31:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518628828	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2024 20:54:19	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518514063	+ Email/Text: clientservices@remexinc.com	Jul 02 2024 20:38:00	Remex, 307 Wall St, Princeton, NJ 08540-1515
518514064	+ Email/Text: clientservices@remexinc.com	Jul 02 2024 20:38:00	Remex, Attn: Bankruptcy, 307 Wall St, Princeton, NJ 08540-1515
518514070	EDI: AISSPRINT	Jul 03 2024 00:31:00	Sprint, PO Box 105243, Atlanta, GA 30348
518514068	^ MEBN	Jul 02 2024 20:39:06	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518515738	^ MEBN	Jul 02 2024 20:38:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518514053	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518514054	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518514055	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518514056	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518514057	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518514058	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518514059	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518749125	*	Internal Revenue Services, P.O. Box 7346, Philadelphia PA 19101-7346
518514066	*+	South Jersey Gastroenterology PA, 406 Lippincott Dr, Ste E, Marlton, NJ 08053-4168
518514067	*+	South Jersey Gastroenterology PA, 406 Lippincott Dr, Ste E, Marlton, NJ 08053-4168
518514069	*+	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-1

User: admin

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Date Rcvd: Jul 02, 2024

Form ID: 3180W

Total Noticed: 26

Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Andrew B Finberg

ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Denise E. Carlon

on behalf of Creditor Federal National Mortgage Association dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor Federal National Mortgage Association kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kimberly A. Wilson

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kimwilson@raslg.com

Lee Martin Perlman

on behalf of Debtor William F. Ackerman ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Dawn M. Ackerman ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10